Delinquency Graphs by Vintage
Panamá

Mortgage Loans - August-2026
Trust XVI

An analysis of historical loan payment data was used to compile a migration analysis of delinquency by annual vintage. Delinquencies for each vintage were grouped into the following buckets; Current, 1-30, 31- 60, 61-90, 91-120, 121-150, 151-180, and 180+. Results are provided in graphical and tabular form. Vintages with fewer than fifty (50) loans are not presented, however these excluded loans are included in the data and graphs showing all vintages.

The cutoff date is August-2026

Mortgage Loans - La Hipotecaria Panamá Migration Analysis (All Vintages)

	2022 August	2023 August	2024 August	2025 August	2026 August
Balance	106,051,426	98,068,056	93,023,822	88,993,534	85,225,920

Deliquency Status ($ of Current Balance)

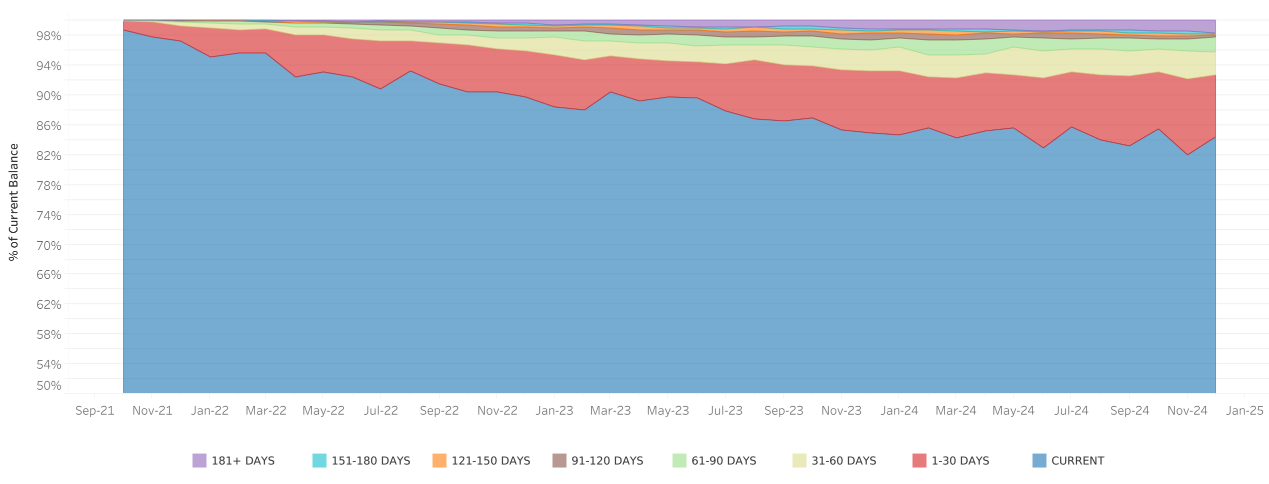
CURRENT	98,872,065	85,097,109	78,195,839	68,316,887	63,566,160
1-30 DAYS	4,249,026	7,720,597	8,095,371	12,617,276	11,873,386
31-60 DAYS	1,535,415	2,092,605	3,182,033	3,829,601	5,437,626
61-90 DAYS	613,114	1,046,082	1,382,717	1,964,493	1,373,138
91-120 DAYS	352,611	723,493	493,680	318,083	555,045
121-150 DAYS	250,367	502,680	324,059	143,399	83,636
151-180 DAYS	0	70,873	148,887	62,154	227,860
181+ DAYS	178,828	814,615	1,201,234	1,741,640	2,109,069

Deliquency Status (% of Current Balance)

	2022 August	2023 August	2024 August	2025 August	2026 August
CURRENT	93.23%	86.77%	84.06%	76.77%	74.59%
1-30 DAYS	4.01%	7.87%	8.70%	14.18%	13.93%
31-60 DAYS	1.45%	2.13%	3.42%	4.30%	6.38%
61-90 DAYS	0.58%	1.07%	1.49%	2.21%	1.61%
91-120 DAYS	0.33%	0.74%	0.53%	0.36%	0.65%
121-150 DAYS	0.24%	0.51%	0.35%	0.16%	0.10%
151-180 DAYS	0.00%	0.07%	0.16%	0.07%	0.27%
181+ DAYS	0.17%	0.83%	1.29%	1.96%	2.47%

CURRENT - 90 DAYS	99.26%	97.85%	97.67%
91-180 DAYS	0.57%	1.32%	1.04%
181+ DAYS	0.17%	0.83%	1.29%

Delinquency Graph - Panamá - Mortgage Loans (All Vintages)



Delinquency Graph - Panamá - Mortgage Loans (All Vintages)